

- 1 1. A method for assessing risk of insuring a healthcare patient, the method  
2 comprising:  
3 receiving demographic data on a patient and data on at least one pharmacy  
4 service prescribed for the patient;  
5 assigning a unique drug class to each pharmacy service;  
6 using the unique drug classes for ordering the pharmacy services according to  
7 a predetermined hierarchy of classes; and  
8 providing a risk score for the patient using the ordered pharmacy services.
- 1 2. The method of claim 1, wherein the step of assigning a unique drug class  
2 comprises using national drug codes to assign each pharmacy service to a unique  
3 class.
- 1 3. The method of claim 1, further comprising categorizing each unique drug class  
2 into one of a number of initial pharmacy risk groups.
- 1 4. The method of claim 3 further comprising defining additional member risk  
2 markers based on patient age and other characteristics known to indicate that the  
3 patient belongs to a high risk category.
- 1 5. The method of claim 3 further comprising providing a clinical and demographic  
2 risk profile for the patient based on the patient's age, gender and a mix of clinical and  
3 demographic risk profiles.

1 6. The method of claim 5 further comprising providing multiple patient risk markers  
2 for patients with pharmacy services that indicate multiple medical conditions.

1 7. The method of claim 1 wherein the risk score comprises the sum of each  
2 patient risk marker.

1 8. The method of claim 7 wherein the risk score is computed using pre-  
2 determined weights and a patient's patient risk marker profile.

1 9. The method of claim 3 wherein the pharmacy risk groups comprise patient risk  
2 markers.

1    10.    An information processing system comprising computer-readable instructions  
2    for:  
3    receiving demographic data on a patient and data on at least one pharmacy service  
4    prescribed for the patient;  
5            assigning a unique drug class to each pharmacy service;  
6            using the unique drug classes for ordering the pharmacy services according to  
7    a predetermined hierarchy of classes; and  
8            providing a risk score for the patient using the ordered pharmacy services.